

STATE OF WASHINGTON -- P/C RATE FILING CHECKLIST		YES	NO
1	Transmittals: ■ Have you completed the PC TD-1 and PC RRFS-1 transmittal forms? ■ Are the transmittal forms on top of your filing? If the answer is "NO" to either of these questions, your filing will be disapproved and returned to you without further review.		
2	Have you reviewed previous correspondence to your company from us? Have you provided all the information that we have asked for in the past?		
3	Is the filing consistent with the definitions in: ■ RCW 48.11.040, Property ■ RCW 48.11.050, Marine & Transportation and WAC 284-20-040 ■ RCW 48.11.060, Vehicle ■ RCW 48.11.070, General Casualty ■ RCW 48.11.080, Surety ■ RCW 48.11.100, Title		
4	RCW 48.19.040(2): Does the filing letter or memorandum explain the type and extent of coverage contemplated?		
5	RCW 48.19.040(4): Does the filing contain a proposed effective date?		
6	Does the rate violate any provision of Title 48 RCW or 284 WAC?		
7	RCW 48.19.030(3): In making the rates, was due consideration given to: ■ Past and prospective loss experience from Washington? If these data are not credible, have you submitted data from states likely to produce experience similar to Washington? ■ Conflagration and catastrophe hazards, where present? ■ A reasonable provision for underwriting profit and contingencies? ■ Dividends, savings, and unabsorbed premium deposits? ■ Past and prospective operating expense? ■ Past and prospective investment income? ■ Other relevant factors within and outside this state?		
8	RCW 48.19.040(2): Does the filing contain the following supporting information: ■ An exhibit that shows the experience upon which the rates are based? ■ An exhibit detailing the major elements of operating expense for the types of insurance affected by the filing? ■ An explanation of how investment income has been taken into account in the proposed rates? ■ Other information that is relevant to the rates being filed?		
9	WAC 284-24-065: If filing new or revised base rate or loss cost adjustment factor, does the filing comply with this regulation? See separate worksheet.		
10	RCW 48.19.040(3): If you do not have enough loss experience to support these rates, have you provided loss experience from similar exposures of other insurers or a rating organization?		

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11	RCW 48.19.030(4): If these rates are related to your plan of operation and/or risk classification, did you explain how your plans relate to the proposed rates?		
12	RCW 48.19.020: Are these rates excessive or inadequate?		
13	RCW 48.18.480 and 48.19.020: Are these rates unfairly discriminatory?		
14	If you are adopting loss costs filed on your behalf by a licensed rating organization, have you included the loss cost adoption forms specified by that organization?		
15	Is the filing prepared using recognized actuarial methods?		
16	Have you explained any unique ratemaking methods and/or terms?		
17	Are supporting data presented in a clear, concise and logical fashion? Are the documents designed to be read by people who are unfamiliar with your company's methods and operations?		
18	Does the explanatory memorandum explain and/or support all assumptions and judgments used in the filing?		
19	RCW 48.19.460: If you sell automobile insurance, do you offer a discount for older drivers who complete an accident prevention course?		
20	RCW 48.19.500 and .501: If you are filing automobile insurance rates, have you included an exhibit showing any anticipated change in losses due to: <ul style="list-style-type: none"> ■ The use of seat belts, child restraints and other lifesaving devices? ■ The use of anti-theft devices in private passenger type vehicles? ■ The use of lights and lighting devices during daytime and the use of rear stop lights? ■ The fact that there are more vehicles than drivers insured under the policy? Have you explained the effect of these changes and/or offered credits or discounts due to these factors?		
21	WAC 284-24-070: If a risk is (a) rated, have you considered: <ul style="list-style-type: none"> ■ "Suggested" rates must be filed? ■ Only individually rated risks are viewed as (a) rated? ■ Risks that are (a) rated cannot be eligible for a filed rate? 		
22	WAC 284-24-100: Does any schedule rating plan: <ul style="list-style-type: none"> ■ Provide a maximum 25% debit or credit? ■ Apply to all eligible risks? ■ Include language similar to subsections (4) and (5) of the regulation? ■ Include any expense modifications within the 25% credit or debit unless filed as a separate plan? 		